

SzW(K) R7: Poverty, Financial Inclusion and Other General Issues

INTERVIEWER:

Verify demographic information as it appears on the database:

- Name
- Age
- Gender
- Village [Enumeration Area]

Have you managed to reach the respondent?

1. YES > **CONTINUE**
2. NO > **GO TO GQ40. INTERVIEWER: ONLY TICK THIS OPTION AFTER EXHAUSTING ALL THE TRACING STRATEGIES AND AFTER OFFICIAL COMPLETION OF THE DATA COLLECTION PROCESS**

Good Morning/Good Afternoon/Good Evening. My name isfrom Sauti Za Wananchi, a program run by an organization called Twaweza. In this round of Sauti za Wananchi, we want to ask you questions about your household's way of life, finances and other general issues. The information we collected in July/August on education matters will be published in the media very soon, and will be available to all Kenyans and other people in the world. Your name will however, not be published. We'll also share with you more information on where to access it. It is also going to be shared with other stakeholders and decision makers. Today's interview will last for about 15 to 20 minutes. Can we start today's interview?

1. YES > **CONTINUE**
2. NO > **TERMINATE. RECORD REASON FOR REFUSAL**

I WOULD LIKE TO TALK ABOUT YOUR HOUSEHOLD. BY HOUSEHOLD, WE MEAN PEOPLE EATING FROM THE SAME COOKING POT AND REPORTING TO ONE HOUSEHOLD HEAD WHERE YOU LIVE.

[GQ1a] In your opinion, what is the most serious problem facing Kenya today?

[GQ1b] How about your household, what would you say is the most serious problem facing your household today? **[DO NOT READ OUT; SINGE RESPONSE IN EACH CASE]**

	[GQ1a] Most serious problem facing Kenya today [DO NOT READ OUT; SINGE RESPONSE]	[GQ1b] Most serious problem facing household today [DO NOT READ OUT; SINGE RESPONSE]
1. 1. Health facilities/diseases		
2. Roads		
3. High cost of living/inflation		
4. Lack of employment		
5. Hunger/Drought		
6. Poor leadership		

7. Corruption		
8. Tribalism/Ethnic Tensions		
9. Crime		
10. Terrorism		
11. Implementation of the constitution		
12. Land issues		
13. Poverty/Rich-Poor gap		
14. Water		
15. Education: schools etc.		
16. Other (specify)		
17. None		
-888 Refused To Answer		
-999 Don't know		

[GQ2] How many people currently live in your household?

BY HOUSEHOLD, WE MEAN PEOPLE EATING FROM THE SAME COOKING POT AND REPORTING TO ONE HOUSEHOLD HEAD WHERE YOU LIVE.

a) Total Number of people	
b) Adults (18+)	
c) Children (5-17)	
d) Toddlers (4 and below)	

[GQ3] What is the main source of income for the entire household?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Crop farming
 2. Livestock farming
 3. Fishing/fishery
 4. Formally employed (Gov't, NGO, private sector)
 5. Casual labor/employment
 6. Self-employed/business (non-agriculture related)
 7. Remittance
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

[GQ4] How many meals, including breakfast are taken by your household on a typical day?

[DO NOT READ OUT; SINGLE RESPONSE]

1. One meal
 2. Two meals
 3. Three meals
 4. Four meals
- 777 Others (specify)
-888 Refused To Answer
-999 Don't know

[GQ5] Now I would like to ask you some questions about your food consumption in the last 3 (three) months. During the last 3 (THREE) MONTHS, was there a time when

	1. YES	2. NO	-999 Don't know	-888 Refused To Answer
a) You were worried you would run out of food because of lack of money or other resources?				
b) You were unable to eat healthy and nutritious food because of lack of money or other resources?				
c) You ate only a few kinds of foods because of lack of money or other resources?				
d) You had to skip a meal because there was not enough money or other resources to get food?				
e) You ate less than you thought you should because of lack of money or other resources?				
f) Your household ran out of food because of lack of money or other resources?				
g) You were hungry but did not eat because there was not enough money or other resources for food?				
h) You went without eating for a whole day because of lack of money or other resources?				

[GQ6] How much money on average does the household require to run on a daily basis?

[DO NOT PROMPT; INDICATE FIGURE ONLY]

-999 Don't know

[GQ7] Is the income obtained by the household enough to cater for the household needs on daily basis?

1. YES
2. NO

-888 Refused To Answer

-999 Don't know

[GQ8] What happens when the amount to run the household on a daily basis is not enough?

[DO NOT READ OUT; SINGLE RESPONSE; PICK THAT WHICH HAPPENS FREQUENTLY]

1. Borrow money >GQ9
 2. Obtain items on credit >GQ10
 3. Cut some items to fit the amount available >GQ10
 4. Using savings >GQ10
 5. Liquidating an asset >GQ10
 6. Ask for help from family/ friends >GQ10
 7. Income is always enough for the household >GQ10
- 777 Other (specify) >GQ10
- 888 Refused To Answer >GQ10
- 999 Don't know >GQ10

[GQ9] Where would you borrow money from?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Neighbour(s)
 2. Family
 3. Friends
 4. Bank
 5. MFI-Micro-Finance Institution
 6. SACCOS
 7. An informal saving's club
 8. Money lender
 9. M-Shwari
 10. KCB-Mpesa
- 777 Other (specify)
-888 Refused To Answer
-999 Don't know

[GQ10] I would like to know about the ownership of the house you live in. Who owns the building?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Rented >GQ11a
 2. I own it >GQ11b
 3. Free-Employer provided >GQ11b
 4. Free; family/relative provided >GQ11b
 5. Nomads >GQ11b
- 777 Other (specify) >GQ11b
-888 Don't know >GQ11b
-999 Refused To Answer >GQ11b

NOW I AM GOING TO ASK SEVERAL QUESTIONS ABOUT THE YOUR HOUSEHOLD STATUS AND THE MEMBERS OF YOUR HOUSEHOLD, PLEASE TELL ME IF THIS HAS HAPPENED

[GQ11a] In the last 12 months, did you ever delay or were you unable to pay rent for the dwelling?

1. YES
 2. NO
- 888 Refused To Answer
-999 Don't know

[GQ11b] In the last 6 months, did any of the school going household members have to drop out or stop going to school because school fees couldn't be paid or school supplies couldn't be provided?

1. YES
 2. NO, never happened
 3. NO, no children attending school in the household
- 888 Refused To Answer
-999 Don't know

[GQ12] When you do not have enough money to feed your family and meet other household needs, who would you seek help from?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Family

2. Friends or neighbors
 3. Village leaders
 4. National government
 5. Religious organizations
 6. International organizations
 7. Kenyan NGOs
 8. Financial service providers
 9. Does not seek help from anyone
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

[GQ13] If you were to receive 10,000 KShs from the government, how would you use it?

[DO NOT READ OUT; AMOUNTS SHOULD TOTAL KES 10,000]

	KES
1. Buy food	
2. Pay school fees	
3. Spend the Money on health	
4. Buy durable goods e.g. shoes and clothes	
5. Buy non-food items such as fuel and phone credits	
1. Save the money	
6. Give the money to other family members	
-777 Other (specify)	
-777 Other (specify)	
-777 Other (specify)	
-888 Refused To Answer	
-999 Don't know	

[GQ14] Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive salaries or wages and remittances. **IF NO, REFUSED TO ANSWER OR DON'T KNOW FOR ALL OPTIONS LISTED, SKIP TO GQ17**

	1. YES	2. NO	-888 Refused To Answer	-999 Don't know
a) A bank/Mobile Banking				
b) Micro Finance Institution (MFI) (NOTE: Institutions that provide small loans Jamii Bora Bank)				
c) SACCOs				
d) M-Shwari				
e) KCB-Mpesa				

[GQ15] What was the main reason for opening the account? **ASK FOR ALL THAT APPLY AT GQ14**

[DO NOT READ OUT; SINGLE RESPONSE]

1. To receive government transfer/payment
2. To receive salary
3. To receive remittance
4. For saving/keeping money

- 5. To request a loan
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

[GQ16] How frequently do you interact/transact with your account? **ASK FOR ALL THAT APPLY AT GQ14**
[DO NOT READ OUT; SINGLE RESPONSE]

- 2. I have not transacted with it since I opened it
- 3. At least once a month
- 4. More than once a month
- 5. Once every three months
- 6. Once a year
- 7. I put money as and when I can
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

ASK ONLY THOSE WHO ARE UNBANKED (NO FOR ALL OPTIONS AT GQ14).

[GQ17] Please tell me why you, personally, DO NOT have an account?
[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

- 1. I have no money/little money to put in
- 2. I do not know how/process of opening an account
- 3. The benefits/interest on deposit is small/low
- 4. They are too far away/no bank in this area
- 5. They are too expensive/many charges
- 6. I don't have the necessary documentation to apply for an account
- 7. I tried to open but refused
- 8. I don't trust them
- 9. Because of religious reasons
- 10. Lengthy and bothersome process
- 11. There other better and convenient option i.e. mobile money which I use
- 12. I use someone else's account
- 777 Other (specify)
- 888 Refused To Answer
- 999 Don't know

[GQ18] Have you ever borrowed money or taken a loan (money) in the past 5 years?

- 1. YES >**GQ19**
- 2. NO >**GQ23**
- 888 Refused To Answer >**GQ23**
- 999 Don't know >**GQ23**

[GQ19] Are you still repaying the loan (s)?

- 1. YES, still repaying
- 2. NO, finished repaying
- 888 Refused To Answer
- 999 Don't know

[GQ20] Where did you take the loan (s) from/borrow from?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Bank
 2. Other family members/relatives
 3. Friends or non-related family members
 4. Employers
 5. Money lender
 6. Informal savings group
 7. MFI
 8. SACCO
- 777 Other (specify)
-888 Refused To Answer
-999 Don't know

[GQ21] What was the loan for? **INTERVIEWER: IF MORE THAN ONE LOAN, FOCUS ON THE MOST RECENT LOAN**

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Housing loan/mortgage
 2. Business loan
 3. Training/education loan
 4. Vehicle loan
 5. Medical loan
 6. To pay for daily household expenses
 7. To pay off other debt/s
 8. To buy household items/appliances i.e. sofa; TV; fridge; TV
- 777 Other (specify)
-888 Refused To Answer

IF GQ20 IS NOT = 1 (BANK IS NOT SELECTED)

[GQ22] What is the main reason for borrowing money from another source other than the bank?

[DO NOT READ OUT; SINGLE RESPONSE]

1. Being able to borrow small amount
 2. No need for security or guarantees
 3. Available locally
 4. Can make payments in small amount
 5. Payment and application is not cumbersome/lengthy
 6. Are flexible in payment
 7. I know the lender
 8. Low interest rate on loans
- 777 Others (specify)
-888 Refused To Answer

LET US NOW DISCUSS ABOUT OTHER FINANCIAL PRODUCTS AND SERVICES

[GQ23] Are you using/do you have any of these other forms of financial products?

[READ OUT; SINGLE RESPONSE IN EACH CASE] IF NO, DON'T KNOW OR REFUSED TO ANSWER FOR ALL OPTIONS LISTED SKIP TO GQ26

	1. YES	2. NO	3. Don't know it	-888 Refused To Answer
a) Debit (ATM) Card				
b) Credit card				
c) Insurance				
d) Mobile money				
e) Shares/stocks				
f) Pension scheme (including NSSF)				

ASK IF GQ23_c=1

[GQ24a] What type of insurance do you have?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Life insurance
2. Health insurance
3. Car insurance
4. Building/property insurance
5. Household items insurance

-777 Others specify

-888 Refused To Answer

-999 Don't know

ASK IF GQ23_d=1

[GQ24b] You said you have a mobile money product, please tell me, who is your mobile money provider?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Airtel money
2. M-Pesa
3. Equitel

-777 Others specify

-888 Refused To Answer

ASK IF GQ23_d=1

[GQ24c] What services do you mainly use your mobile money for?

[DO NOT READ OUT; MULTIPLE RESPONSES ALLOWED]

1. Sending and receiving money
2. Paying utility bills like electricity bill
3. Saving/keeping money
4. Borrowing money

-777 Other (specify)

-888 Refused To Answer

[GQ24d] Have you ever borrowed money or airtime from the following:

[READ OUT; SINGLE RESPONSE IN EACH CASE]. IF NO, REFUSED TO ANSWER OR DON'T KNOW FOR ALL OPTIONS LISTED SKIP TO GQ25

	1. YES	2. NO	-888 Refused To Answer	-999 Don't know
M-Shwari				

KCB-Mpesa				
Okoa Jahazi				
Kopa Credo				

ASK IF ANY OR ALL THE OPTIONS AT GQ24d=1. ASK FOR THOSE THAT APPLY

[GQ24e] How frequently do you take such a loan?

[DO NOT READ OUT; SINGLE RESPONSE IN EACH CASE]

	1. At least once a month	2. Less than once a month	3. Borrowed once	4. Occasionally	-666 Not Applicable	-888 Refused To Answer	-999 Don't know
M-Shwari							
KCB-Mpesa							
Okoa Jahazi							
Kopa Credo							

ASK ONLY IF OPTIONS 1 AND 2 AT GQ24d=1. ASK FOR THOSE THAT APPLY

[GQ24f] Please tell me if the following statements are true or false

[READ OUT; SINGLE RESPONSE IN EACH CASE]

	1. True	2. False	-888 Refused To Answer
You borrow money from other sources to repay your mobile money loan so that you can access a bigger loan			
Over time, you have accumulated a bigger loan on mobile money			
You are aware of the interest rates that are charged on mobile money loan			

[GQ25] ASK ONLY IF GQ23d= 1: Which of the following statements best represent your opinion about mobile money services/ products that you use? -

[READ OUT; SINGLE RESPONSES]

1. Too cheap you even doubt the quality of the services/product
2. Too expensive in relation to the quality of service they give (not value for money)
3. The price is just right for the service provided

[GQ26] Right now, what would you do if you needed money in an emergency?

[DO NOT READ OUT; SINGLE RESPONSES]

1. Ask family and friends
2. Take out a loan/overdraft
3. Sell something
4. Draw on savings
5. Reduce household expenses-nonfood related and use the money for emergency
6. Reduce spending on food to use money for emergency

-777 Others specify

-888 Refused To Answer

-999 Don't know

LASTLY, I WOULD LIKE TO ASK YOU QUESTIONS ON SOME GENERAL ISSUES IN KENYA:

[GQ27] Do you approve or disapprove of the way President Uhuru Kenyatta is handling his job as President of Kenya?

[READ OUT THE FIRST FIVE; SINGLE RESPONSE]

1. Strongly approve
2. Somewhat approve
3. Neither approve nor disapprove
4. Somewhat disapprove
5. Strongly disapprove

- 888 Refused To Answer

-999 Don't know

[GQ28] Do you approve or disapprove of the way Raila Odinga is handling his job as leader of the opposition?

[READ OUT THE FIRST FIVE; SINGLE RESPONSE]

1. Strongly approve
2. Somewhat approve
3. Neither approve nor disapprove
4. Somewhat disapprove
5. Strongly disapprove

- 888 Refused To Answer

-999 Don't know

[GQ29] In general, are you satisfied or dissatisfied with - the direction Kenya is headed in the following areas:

[READ OUT EACH ITEM AND THE FIRST FIVE POSSIBLE RESPONSE OPTIONS; SINGLE RESPONSE IN EACH CASE]

	Completely satisfied	Somewhat satisfied	Neither satisfied nor unsatisfied	Somewhat unsatisfied	Completely unsatisfied	- 888 Refused To Answer	-999 Don't know
Managing the Kenyan economy							

Fighting corruption in government							
Improving security in the country							
Improving democracy							
Creating jobs							

[GQ30] Do you have a national identity card?

1. YES
2. NO

-888 Refused To Answer

[GQ31] Are you a registered voter?

1. YES
2. NO

-888 Refused To Answer

[GQ32] Finally, before we close, please confirm the number we can use to send you airtime/credit as a token for our appreciation for your participation

THANK THE RESPONDENT AND CLOSE THE INTERVIEW